

United States Bankruptcy Court
District of South Carolina

Case Number: 17-01066-hb

Chapter: 7

In re:

Pamela Nabors Adams
aka Pamela N. Adams

Entered By The Court
6/21/17

ORDER
DISCHARGE OF DEBTOR
ORDER DISCHARGING TRUSTEE
ORDER CLOSING CASE

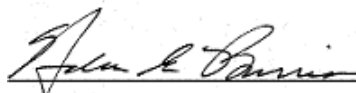
Filed By The Court

6/21/17
Laura A. Austin
Clerk of Court
US Bankruptcy Court

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:**

1. The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).
2. The trustee has certified that the estate of the above-named debtor(s) has been fully administered, therefore, the case trustee, is discharged as the trustee of the above named debtors(s) and the bond is canceled.
3. The Chapter 7 case of the above-named debtor(s) is closed.

AND IT IS SO ORDERED.



United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of South Carolina

In re:
 Pamela Nabors Adams
 Debtor

Case No. 17-01066-hb
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0420-7

User: baker
 Form ID: 166BNC

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Jun 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2017.

543176531 +Advance America Cash Advance, 975 Beaumont Ave., Spartanburg SC 29303-3140
 543176538 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429
 (address filed with court: Focus Receivables Management, 1130 Northchase PKWY SE,
 Marietta GA 30067)
 543176537 Federal National Mortgage Association, Fannie Mae (Headquarters), 3900 Washington Avenue-NW,
 Washington DC 20016
 543176541 +Montgomery Ward, PO Box 2855, Monroe WI 53566-8055
 543176837 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 543176542 +Rogers Townsend & Thomas, PC, Post Office Box 100200, Columbia SC 29202-3200
 543176544 +Seterus Inc., 14523 SW Millian Way, Beaverton OR 97005-2352
 543176545 +Seterus, Inc, PO Box 1077, Hartford CT 06143-1077
 543176549 +Southern Finance, 100 N. Town Dr., Ste 8, Spartanburg SC 29303-1434
 543176551 +US Dept of Veterans Affairs, PO Box 8079, Philadelphia PA 19101-8079

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. db

+E-mail/PDF: pa29374@hotmail.com Jun 21 2017 21:10:06 Pamela Nabors Adams,
 1520 Shiloh Church Rd, Pauline, SC 29374-2111
 543176530 +Fax: 864-336-7400 Jun 21 2017 21:41:27 Advance America, Bankruptcy Dept,
 135 N Church St, Spartanburg SC 29306-5138
 543176532 E-mail/Text: bankruptcy@bbandt.com Jun 21 2017 21:10:19 BB&T, PO Box 2306,
 Wilson NC 27894
 543203747 E-mail/Text: bankruptcy@bbandt.com Jun 21 2017 21:10:19 BB&T Bankruptcy, PO Box 1847,
 Wilson NC 27894
 543176533 +EDI: WFNNB.COM Jun 21 2017 21:08:00 Comenity CB/Applesseeds, 3100 Easton Square Pl.,
 Columbus OH 43219-6232
 543176535 EDI: RCSFNBMARIN.COM Jun 21 2017 21:08:00 Credit One Bank, Post Office Box 98873,
 Las Vegas NV 89193-8873
 543176534 +EDI: RCSFNBMARIN.COM Jun 21 2017 21:08:00 Credit One Bank, PO Box 98875,
 Las Vegas NV 89193-8875
 543200131 EDI: DISCOVER.COM Jun 21 2017 21:08:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 543176536 +EDI: DISCOVER.COM Jun 21 2017 21:08:00 Discover Fin Svcs LLC, PO Box 15316,
 Wilmington DE 19850-5316
 543176539 EDI: IIC9.COM Jun 21 2017 21:08:00 I C Systems Collections, PO Box 64378,
 Saint Paul MN 55164-0378
 543176540 EDI: IRS.COM Jun 21 2017 21:08:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia PA 19101-7346
 543176543 E-mail/Text: tmcleod@dew.sc.gov Jun 21 2017 21:10:30 SC Dept of Employment and Workforce,
 PO Box 995, Columbia SC 29202
 543176547 +E-mail/PDF: clerical@simmassociates.com Jun 21 2017 21:11:02 SIMM Associates, Inc,
 800 Pencader Dr., Newark DE 19702-3354
 543176550 +EDI: RMSC.COM Jun 21 2017 21:08:00 SYNCB/Lowes, PO Box 965005, Orlando FL 32896-5005
 543176548 +E-mail/Text: bankruptcy@sctax.org Jun 21 2017 21:10:35 South Carolina Department of Revenue,
 PO Box 12265, Columbia SC 29211-2265
 543176552 +EDI: USDARHS.COM Jun 21 2017 21:08:00 USDA, PO Box 66827, Saint Louis MO 63166-6827
 543176553 +EDI: BLUESTEM Jun 21 2017 21:08:00 Webbank/Fingerhut, 6250 Ridgewood Rd,
 Saint Cloud MN 56303-0820

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 543176546* +Seterus, Inc., PO Box 1077, Hartford, CT 06143-1077

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2017

Signature: /s/Joseph Speetjens

District/off: 0420-7

User: baker
Form ID: 166BNC

Page 2 of 2
Total Noticed: 27

Date Rcvd: Jun 21, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2017 at the address(es) listed below:

J. Edwin McDonnell on behalf of Debtor Pamela Nabors Adams eddiemcdonnell@sclegal.org
Jason D Wyman on behalf of Creditor Federal National Mortgage Association ("Fannie Mae")
Jason.wyman@rtt-law.com, ecfnofices@rtt-law.com
Randy A. Skinner trustee@skinnerlawfirm.com, sc09@ecfcbis.com; janice@skinnerlawfirm.com
US Trustee's Office USTPRegion04.CO.ECF@usdoj.gov

TOTAL: 4